February 10, 2009

The Honorable Judge Robert D. Drain
United States Bankruptcy Court for the Southern District of New York
One Bowling Green - Room 610
New York, NY 10004

Case Number: 05-44481 Debtor: Delphi Corp.

Objection to Motion For Order Under 11 U.S.C. 105(a), 363(b)(1), And 1108 Confirming Debtors' Authority to Terminate Employer-Paid Post-Retirement Health Care Benefits and Employer-Paid Post-Retirement Life Insurance Benefits for Certain (A) Salaried Employees and (B) Retirees And Their Surviving Spouses (the "Motion")

I am writing to object the elimination of health care benefits for current retirees. I was hired by Delco Electronics Division of GM in 1964 as an hourly employee and transferred to Salary about a year and half latter which was my goal to work in the office. At the time and even years later it was always presented that the benefits of being a Salaried employee where greater than as an hourly employee. I attended Indiana University at Kokomo in the evenings to obtain a BS in Business Administration to further benefit the company and myself. I retired in 2001 with 36½ years of service and was given a benefit package which included medical, dental and vision coverage. Several years later the Delphi representatives held local meetings for current retirees informing them that at the age of 65 the company would no longer provide those benefits at company cost but would pay the Medicare Special Benefit and provide a Retiree Health Reimbursement Account (RHRA) of \$20,000 to me at age 65. Since then I have planned of the revised benefit plan. There is now another revision of my benefit plan to take place very quickly (April 1, 2009) that would eliminate the Medicare Special Benefit and the RHRA.

The reduction of the health care company costs is being placed a lot on current retirees who worked during the period when they helped the company make a profit. This is a limited number of people who seem to be penalized for their loyal years of service to the company. As they reach the age of 65 the cost of health care by the company will reduce substantially since they will only receive the Medical Special Benefit and RHRA as they have planned to receive.

Would it not be better to pursue some other methods of cost reduction such as:

- 1. Increasing the amount of monthly premium paid by employees and current retirees.
- 2. Increase co-pays and maximum limit for the year.
- 3. Eliminate mental health and substance abuse coverage.

- 4. Eliminate company paid insurance coverage for spouses and children of active employees and retirees.
- 5. Eliminate the Dental, Vision and Life Insurance only, not the Medical Care (Blue Cross, for example). At the time I was first hired, the company did not provide Dental and Vision. That coverage was provided in later years.

I am sure there are a number of other ways to reduce cost without hurting the company's long time former loyal employees who continue to buy GM products made with parts supplied by Delphi. Recent retirees were given notice of health care coverage until 65 and then would have the Medicare Special Benefit and RHRA of \$20,000 or \$10,000. A number of the retirees are currently over 65 and have already reduced the company's cost of paying for the full health care coverage. I will be turning 65 in April 2009 and have planned on the Medicare Special Benefit and the \$20,000 that will be paid to me in increments as I pay for my health care premium. Why are the retirees being penalized again?

Sincerely,

Alice Gollner
316 West Monroe
Kokomo, IN 46901
765-459-4304

#### **Attachments:**

- 1. Copy of "Authorization of Monthly Benefits Delphi Retirement Program for Salaried Employees" which indicates my entitlement to the "Special-Ins" (Medicare) of \$50 at age 65.
- 2. Copy of letter from Delphi dated August 27, 2007 that states that I would be entitled to the Health Reimbursement Account (RHRA).

### cc:

Attn: Brian Masumoto Office of the United States Trustee for the Southern District of New York 33 Whitehall Street New York, NY 10004

Attn: General Counsel Delphi Corporation 5725 Delphi Drive Troy, MI 48098

Attn: John Wm. Butler, Jr. Skadden, Arps, Slate, Meagher & Flom LLP 333 West Wacker Drive – Suite 2100 Chicago, IL 60606

# 05-44481-rdd Doc 15774 Filed 02/17/09 Entered 02/20/09 12:04:20 Main Document

AUTHORIZATION DE MONTHLY BENEFITS

## DELPHI RETIREMENT PROGRAM FOR SALARIED EMPLOYEES

ALICE A GOLLNER 316 W MONROE ST

KOKOMO

IN 469013370

RETIREMENT NO: R317462794

DIVISION: DES KOKOMO CISCO: 55967

RETIREMENT TYPE: 56

WINDOW RETIREMENT AGE 53 TO 62 RETIREMENT DATE: 04-01-2001

CREDITED SERVICE PART A: 36-04 PART B: 36-04

FACTORS AGE OPTION SURVIVOR CODE કૃ 93.50 NONE 93.50 NONE 93.50 NONE 93.50 NONE BASIC NONE NONE TEMPORARY NONE NONE SUPPLEMENTARY NONE NONE PRIMARY NONE NONE

OPTION BENEFIT CLASS CODE: D BASIC BENEFIT RATE: 43.25 TEMPORARY BENEFIT RATE: 40.45

> SOCIAL SECURITY NO: 317-46-2794 BIRTH DATE: 04-12-1944

SALARY

AVERAGE MONTHLY : 5,362.85

EMPLOYEE CONTRIBUTIONS

PRIOR TO 07-77: 07-77 TO 10-79: 637.97 407.88 10-79 & LATER: 5,477.83

AUTHORIZED DEDUCTIONS % FEDERAL INCOME TAX

THE FOLLOWING MONTHLY BENEFITS HAVE BEEN AUTHORIZED. ADDITIONAL INFORMATION REGARDING YOUR RETIREMENT BENEFITS IS EXPLAINED ON THE ATTACHED FORM SRP 117

	**** Al	JIHORIZED BENEFITS	***	
	C	OMMENCEMENT	AMOUNT AT	AMOUNT AT
	DATE	AMOUNT	AGE 62	, AGE 65
		\$	\$ ,	\$
BASIC	04-01-2001	1,469.28	1,571.42'	1,571.42
TEMPORARY	04-01-2001	1,134.62		
SUPPLEMENTARY	04-01-2001	352.58	352.58	352.58
PRIMARY	04-01-2001	480.45	480.45	480.45
SPECIAL-INS	05-01-2009		,	50.00
TOTAL		3,436.93	2,404.45	2,454.45
		-,	- <b>/</b>	-,

UNDERSTAND THIS BENEFIT AUTHORIZATION REFLECTS MY INELIGIBILITY TO ELECT A SURVIVING SPOUSE OPTION.

AM THE EMPLOYEE HEREIN NAMED AND IDENTIFIED. I HAVE READ AND UNDERSTAND THE DATA AND CALCULATIONS SHOWN.

APPROVED BY:

1700 SIGNATURE AUTHORIZED REPRESENTATIVE

101 DATE

ISSUE DATE AND TIME: 04-03-2001 14:27:35

DISTRIBUTION: ORIGINAL-MASTER RETIREMENT FILE COPY-EMPLOYEE

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SIGNATURE AUTHORIZED REPRESENTATIVE

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ISSUE DATE AND TIME: 04-03-2001 14:27:35

DISTRIBUTION: ORIGINAL-MASTER RETIREMENT FILE COPY-EMPLOYEE

# DELPHI

August 27, 2007

Dear Delphi Health Care Program Participant:

This letter contains important information about your health care coverages. Please read it carefully and retain it with your other important documents.

You are receiving this letter because you are either:

- an active employee who will soon be eligible for Medicare in the normal course; or
- a retiree who has recently retired and is eligible for Corporation contributions toward health care in retirement.

The information in this letter is categorized two ways:

Section 1 is situation specific. You need to determine which of the listed situations applies to you and learn about the coverages for which you may be eligible. Provisions for coverages differ based on your age at retirement, your service date, your spouse's eligibility for Medicare compared to when you become eligible for Medicare and other spouse information.

Section 2 covers pertinent information that is applicable regardless of your situation. This information should be considered along with the information in Section 1 in making decisions concerning your health care coverage needs.

Please note that the information contained in this letter is also available on <a href="https://www.delphinbc.com">www.delphinbc.com</a>. Additionally, future updates to any of the information contained in this letter, will be posted on that website.

As noted above, it is important that you save this letter and also refer to the website at key points in time when making health care coverage decisions.

Sincerely,

Delphi Corporation

Attachments